

In the Specification

Kindly amend the specification as follows:

On page 6, line 3, after the words "optical scanner" add --114--.

On page 6, line 3 after the word "scanner)" add -- and a facsimile device 116 for  
transmission and receiving materials, --.

On page 8, line 4, after the word "scale" add --112--.

On page 8, line 18, replace "155" with --115--.

On page 8, line 6, replace "(not shown) with --105--.

On page 8, line 7, after the word "facility" add --118--.

On page 8, line 9, after the word "facility" add --118--.

On page 8, line 14, after the word "facility" add --118--.

On page 8, line 25, after the word "through" add --network 110, such as,--.

On page 9, line 3, after the word "authority" add --120--.

On page 27, line 28, after "card 180" add the sentence -- Processor 150 is also capable of  
receiving facsimile material. Transmitted and received facsimile information may be encoded  
and decoded.--.

On page 27, line 32, after the word "network" add --110--.

On page 30, line 1, replace the word "Claims" with --We claim--.

After page 65, add the following: (on substitute sheet)

--ABSTRACT  
most be on  
A separate page

In a postage payment system, a secure integrated circuit (IC) card is used to manage  
postage funds, and create encrypted postage indicia. Among other things, the system is capable  
of performing charge-back accounting of postage expenses and generating mail contents. In  
accordance with an aspect of the invention, the postage indicia are applied onto selected

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